

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> ( Not for submission under 37 CFR 1.99)	Application Number		10696743
	Filing Date		2003-10-27
	First Named Inventor	Cheryl Phillips	
	Art Unit	3627	
	Examiner Name	Ramsey Refai	
	Attorney Docket Number	34250-1102	

U.S.PATENTS						
Examiner Initial*	Cite No	Patent Number	Kind Code <sup>1</sup>	Issue Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear
	1	5757571		1998-05-26	Basham, et al.	
	2	7324960		2009-01-29	Enoki, et al.	

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#### U.S.PATENT APPLICATION PUBLICATIONS

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	1	20030187796		2003-10-02	Swift, et al.	
	2	20040044739		2004-03-04	Ziegler	

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	1	Supplemental Disclosure under 37 CFR 1.56 dated April 3, 2009, filed for Serial No. 10/696,743.	<input type="checkbox"/>
	2	Federal Reserve System, 12 CFR 205, Regulation E; Docket No. R-1074, 22 pages, 1 January 2002. Downloaded on 18 February 2009 from <a href="http://www.federalreserve.gov/boarddocs/press/boardacts/2001/20010313/attachment.pdf">http://www.federalreserve.gov/boarddocs/press/boardacts/2001/20010313/attachment.pdf</a> .	<input type="checkbox"/>
	3	HERD, MICHAEL, and SHAW, DEBORAH: NACHA E-check rules:-News, New Release on 13 March 2002 by Michael Herd and Deborah Shaw of NACHA.org, 2 pages, 13 March 2002. Downloaded on 18 February 2009 from <a href="http://www.nacha.org/news/news/pressreleases/2002/PRO3I302.htm">http://www.nacha.org/news/news/pressreleases/2002/PRO3I302.htm</a> .	<input type="checkbox"/>

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